Claims 1 and 2 are present in the application. Claims 1 and 2 are amended to address the claim objections noted in the Official Action.

Claim 1 is rejected as being anticipated by HARA 4,797,542. This rejection is respectfully traversed.

Claim 1 of the present application recites that a transaction card representing a certain monetary purchase and value which can be exchanged for an optional product or service comprises an integrated circuit having a memory to store the monetary value in the memory and that an amount due for an event is deductible electronically from the monetary value by means of the integrated circuit and that reservation information may be loaded in the memory.

By way of example, page 6, lines 15-21 of the present application discloses that a monetary value that is coded onto the card is debited from the transaction card by a booking agency. Accordingly, the amount debited from the transaction card is credited to the booking agency without requiring the intermediate services of a remote banking system. In addition, the transaction card also contains the reservation made by the booking agent and the reservation is loaded into the memory of the card. Thus the card serves as an access ticket for a reserved event.

HARA at column 9, line 31 through column 10, line 59, for example, discloses a card-like electronic apparatus that has

a switch that allows a user to select from different
applications.   Column 10, lines 10-30 disclose different
applications such as a credit application, a banking application
and a reservation application.

In the credit mode, transaction data is transferred to
the card apparatus and stored in a credit memory area. The same
operation is performed when the card apparatus is used for
banking and reservations. For example when the card is selected
for banking, bank account deposit or withdrawal data is stored in
the banking memory area.   When the card is used for a
reservation, reservation data is stored in the reservation memory
area. Accordingly, for each of the transactions performed by the
card of HARA, the data is stored in the memory device. The card
of HARA acts as an electronic receipt for storing data.   The
actual monetary transaction does not occur at the card.

The credit transaction and/or the banking transaction
are performed at a remote site. The memory areas merely store
that a transaction has occurred and what took place during that
transaction. The transaction is executed upon the verification
of a compared personal identification number.   Therefore, the
card of HARA allows a transaction to occur at a remote location
and records the data of such remote transaction. There is no
teaching or suggestion that the card of HARA represents a certain
monetary purchasing value that can be exchanged for an optional
product or service and that the monetary value is stored in the

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memory so that an amount due for an event is deductible electronically from the monetary value by means of an integrated circuit and that reservation information may be loaded into the memory as recited in claim 1 of the present application.

By way of further explanation, the transaction card of the present application contains a programmed monetary value. Accordingly, the card is entirely autonomous, that is it can be used without any interaction with an existing bank or credit card account of a user. The value on the card is directly transferred to a credit account of the vendor. This allows the card to be immediately transferable and allows for a swift transaction without verification from a remote bank or credit card system.

In contrast, the card of HARA is not autonomous. The card of HARA merely records a transaction. The transaction itself is performed at a remote location. Accordingly, the card of HARA acts as an electronic receipt as disclosed at column 10, lines 50-55 of HARA, for example. The card of HARA provides a history of the use of the card for each application, including the amount of money used for credit buying, bank account balance and the details of a reservation. HARA does not disclose a monetary value stored in the memory of the transaction card as recited in claim 1 of the present application. In addition, HARA does not disclose that a certain monetary purchasing value can be exchanged for an optional product or service in a way compatible with an existing electronic payment system as further recited in

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claim 1 of the present application.   HARA merely records the amount previously exchanged for a purchased product.

Claim 2 is rejected as being unpatentable over HARA in view of CLAUS 5,461,217.   This rejection is respectfully traversed.

CLAUS is cited for the teaching of a second card-shaped body with an electronic memory in which a certain monetary value is loaded in order to debit the value concerned.   CLAUS does not teach or suggest what is recited in claim 1.   As set forth above, HARA does not teach or suggest what is recited in claim 1.   Since claim 2 depends from claim 1 and further defines the invention, the combination of references would not render obvious claim 2.

In view of the present amendment and the foregoing remarks, it is believed that the present application has been placed in condition for allowance.   Reconsideration and allowance are respectfully requested.

Attached hereto is a marked-up version of the changes made to the specification and claims.   The attached page is captioned "VERSION WITH MARKINGS TO SHOW CHANGES MADE."

Respectfully submitted,

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ABSTRACT OF THE DISCLOSURE

A gift token has a card body member with an appropriate imprint and represents a certain exchange value which is exchangeable for a chosen good. The body member includes an integrated circuit with an electronically readable and programmable memory. Intended for storing, at least temporarily, the exchange value in a way which is compatible with an existing electronic payment system.

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VERSION WITH MARKINGS TO SHOW CHANGES MADE

IN THE SPECIFICATION:

Paragraph beginning at line 28 of page 2 has been amended as follows:

To this end a card of the type referred to in the opening paragraph is characterized in that the product or service comprises a reservation for an event, in that an amount due for said event is [deductable] deductible electronically from said monetary value by means of said integrated circuit and in that reservation information may be loaded in said memory. While the card according to the invention may still be used as a transaction card for direct purchasing purposes, it may also be used for events, e.g. pop festivals, theatre performances, sports games, etc. The transaction card according to the invention may, for that matter, be supplemented with any corresponding reservation. To this end, again preferably in an electronic way, contact is made with the booking agency and the amount due is debited from the transaction card and the acquired reservation is loaded into the memory of the card. The user may enter the places desired by him, if and as far as they are still available. Thus, the card serves as an access ticket for the event concerned. In case of private events, the reservation is to be entered or shown together with a membership card, e.g. a season ticket/club ticket with football matches, before the reservation

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can be executed. Such a reservation procedure may also be adopted outside the framework of a pure transaction card system, making use of your own chip-card with a monetary value, e.g. [the above-mentioned] *chip-knip* as described below.

Paragraph beginning at line 22 of page 4 has been amended as follows:

The consumer is now able to give away the just acquired, loaded transaction card 2 as a gift. The person receiving transaction card 2 from him, may spend it on the purpose indicated on the card. This may be a sound recording medium in case of a CD/record token, a stay in a hotel in case of a hotel token, a dinner in case of a dinner token, etc. Again and again, the card is spent at a desired corresponding affiliated company for a specific product or respectively a specific service. The indicated purpose may, however, also concern a specific place, e.g. a certain department store, shopping [center] center or shopkeepers' organization, in which case the purchased service or product is generally optional.

IN THE CLAIMS:

Claim 1 has been amended as follows:

1. (amended) Transaction card representing a certain monetary purchasing value which can be exchanged for an optional product or service comprising a card-shaped body with an integrated circuit having a memory which can be read out

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electronically and programmed, intended, at least temporarily, to store the above-mentioned monetary value [on it] <u>in the memory</u>, in a way compatible with an existing electronic payment system [characterized in that] <u>wherein</u> the product or service comprises a reservation for an event, in that an amount due for said event is [deductable] <u>deductible</u> electronically from said monetary value by means of said integrated circuit and in that reservation information may be loaded in said memory.

Claim 2 has been amended as follows:

2. (amended) Transaction <u>card</u> according to claim 1, [characterised in that] <u>wherein</u> the integrated circuit comprises means in order to co-operate by [the] <u>a</u> medium of adequate peripheral equipment with a second card-shaped body with an electronic memory, in which a certain monetary value is loaded in order to debit the value concerned.